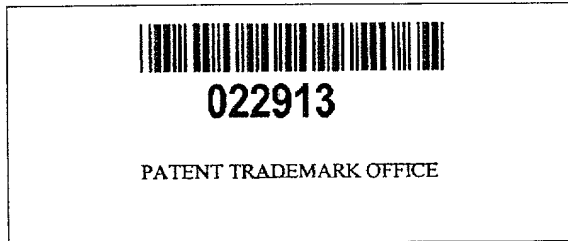


DECLARATION, POWER OF ATTORNEY, AND PETITION

I, Igor Best-Devereux, declare: that I am a citizen of the United States; that my residence and post office address is 210 East Dorchester Drive, Salt Lake City, Utah 84103; that I verily believe I am the original, first, and sole inventor of the subject matter of the invention or discovery entitled **SYSTEMS AND METHODS FOR NEGOTIATING REINSURANCE FOR A RISK**, for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to herein; and that we acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

I hereby appoint as my attorneys and/or patent agents all attorneys and/or patent agents listed under the following Customer Number, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:



All correspondence and telephonic communications should be directed to:

JOHN C. STRINGHAM
WORKMAN, NYDEGGER & SEELEY
1000 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84111
Telephone: (801) 533-9800
Facsimile: (801) 328-1707

Wherefore, I pray that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

DATED this 20th day of December 2001.

Inventor:

Igor Best-Devereux
210 East Dorchester Drive
Salt Lake City, Utah 84103